

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Korda  
Debtor

Case No. 23-00511-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 18, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:**

Recip ID	Recipient Name and Address
db	+ Robert Korda, PO Box 38, 1300 Corby Road, Luzerne, PA 18709-0038
5526964	+ Back Mt. Regional Fire & EMS, 184 E Center Hill Road, Dallas, PA 18612-1154
5526974	+ Plains Township Ambulance Assoc., 90 Maffett Street, Plains, PA 18705-1933

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5526976	Email/Text: BKBCNMAIL@carringtonms.com	Jun 18 2024 18:40:00	The Bank of New York Mellon, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5526966	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2024 18:40:00	Clitizens One Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886
5526965	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2024 18:40:00	Citizens Bank NA, One Citizens Bank Way, Mailstop JCA115, Johnston, RI 02919
5526967	+ Email/Text: dylan.succa@commercialacceptance.net	Jun 18 2024 18:40:00	Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
5526968	^ MEBN	Jun 18 2024 18:40:25	DIRECTV, 2260 E Imperial Hwy, El Segundo, CA 90245-3501
5526969	EDI: DISCOVER	Jun 18 2024 22:41:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5529339	EDI: DISCOVER	Jun 18 2024 22:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5526970	EDI: DISCOVER	Jun 18 2024 22:41:00	Discover Bank/Products, Inc., PO Box 3025, New Albany, OH 43054-3025
5526971	+ Email/Text: emails@easternrevenue.com	Jun 18 2024 18:40:00	Eastern Revenue, Inc., 601 Bresher Road, Horsham, PA 19044-2202
5526972	+ Email/Text: FSBank@franklinservice.com	Jun 18 2024 18:40:00	Franklin Collection Services, 2978 W Jackson Street, Tupelo, MS 38801-6731
5526973	^ MEBN	Jun 18 2024 18:39:42	KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5526975	EDI: PRA.COM	Jun 18 2024 22:41:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
5540012	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 18 2024 18:40:00	The Bank of New York Mellon, at. el, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5526977	EDI: AIS.COM		

TOTAL: 14

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5538944	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024      Signature:      /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-7 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 Robert Korda zac@zacchristman.com office@fisherchristman.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Robert Korda**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5134

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-00511-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Korda

6/18/24**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**